

REAL ROMANCES OF THE BUSINESS WORLD

HARRISON'S HOME MADE GOLD MINE



BY RICHARD SPILLANE.
Harrison was born to groceries. To the tens of thousands of little storekeepers of America his story should be an inspiration. In his own way, through years of struggle and defeat, he studied and finally solved a problem that is a puzzle and a nightmare to many of them. What he did others may do. It rests with them. The task should be easier from the knowledge of what he did.

The earliest recollection Harrison has is of playing around the barrels and the boxes in his father's store, in Boston. He remembers how he used to peep out over the counter at the customers, how he toyed with the scales and with the weights and with what wonder he gazed upon his father as he deftly measured out foodstuffs or wrapped bundles for the purchasers. That store was his little world, and when he grew bigger and was able to assist in the selling or occasionally the delivery of goods, he was very proud of himself. Then came the school period. He never cared much for books, but studied because he had to, and, unconsciously perhaps, absorbed more learning than he appreciated. When he was sixteen he quit school. His father had planned a collegiate course for him, but had to change his program.

After the leisure and freedom and frolics of school days, the return to the store rather grated on Harrison. The business had lost the charm of early days. There was more of drudgery than he had supposed, and it was a long time before he could content himself with the wearisome hours and the curtailment of many of the pleasures and recreations to which he had become accustomed. Few healthy, spirited youths take with good grace to such work in the days when their blood is warm and their long for adventure. Harrison often became rebellious. Now and then he kicked over the traces and absented himself for a day or two, but when he returned to work and his father overlooked his conduct with only a mild word of reproof, he felt ashamed of himself.

It was not until he was twenty-one that he realized the patience and consideration of his father. Then the father took him into partnership and explained why it was the boy had not been sent to college. Somehow the profits of former years had dwindled. Times had changed, conditions had changed, and people had changed. There was more credit business than formerly. The growth of the city had altered the complexion of the neighborhood. The staid old families that

had been the customers of the Harrison store for twenty years had moved away. Flats and tenements had taken the places of many of the old dwellings. There was an influx of foreigners. With the increase in population there was an increase in stores.

The Harrison store, long established, well managed and handling first-class goods, commanded the best trade, but suffered from the excessive competition. It barely paid expenses. The net profits for five years were ridiculously small. Only by the most prudent management could Mr. Harrison hope to make a better showing in the future. It grieved him that he had not been able to give to his son every advantage a fine education would bestow, but he could not afford it. Instead he simply had to give to him the poor comfort of the partnership in a business which he once thought meant a fortune, but now looked far differently.

Youth is the time of illusions and self-assurance. Harrison, while sorry he had added to his father's burdens, felt sure everything would come right now that he was going to put his own energy and spirit into the store. With all due respect to the elder Harrison, the young man believed some of the loss of business was due to his father's lack of aggressiveness. He was old-fashioned, but old-fashioned ways of doing business did not keep abreast of the times. Young Harrison knew the field better. He would get customers. His father did not bustle enough. Diplomatically and tactfully Harrison put the facts before his father as he

saw them. The father, making due allowance for the exuberance of youth, but feeling that the son would not be content unless he had his own way, consented to the young man having a free rein, soliciting trade, taking charge of the buying and generally supervising affairs for a few months. The young man got customers, but he got little profit through them. He got some customers his competitors were not sorry to get rid of. He did fairly well in the buying end and he worked hard enough to suit any one, yet at the end of six months the result was unsatisfactory. The business showed a little profit, but only a little. The hustle of the young man was no better than the conservative methods and steady application of the father. There was no satisfaction in the Harrison's discovering that their competitors fared no better than themselves. Some, in fact, fared much worse and had to give up, but new men entered the field promptly. Stores did not remain idle long. There seemed to be an inexhaustible supply of hopeful persons who saw fortunes in grocery establishments.

Harrison, putting all that he had of brains and energy into the management of his store, worked year after year and made no progress. Before he was twenty-three he knew the odds were heavily against him, and that it was almost folly to continue the struggle. He knew it was the drift toward centralization that was grinding him. More and more stores were coming under one control or un-

der the concerns with big capital. They were able to undersell the little storekeepers because, buying in great quantities and taking advantage of cash discounts, they could buy cheaper than the others. They did business on a basis that made it impossible for the little fellows to compete. They advertised widely, offered some staple articles at such low figures that the price charged by the ordinary grocer seemed extortionate, and kept themselves always prominently before the people. The little storekeepers could do nothing but hope for a change they knew in their hearts never would come.

Harrison and his father struggled along patiently and well for ten years and then gave it up. They did it none too soon, for little was left. The father's spirit was broken, but the young man's best abilities were only beginning to be developed. He had become a student of his business. He had studied it from all sides, and he was firm in the belief that he had discovered the one certain avenue to success.

When he sold out and closed the Boston store Harrison came to New York, and made a tour of the suburban towns within a radius of thirty miles. Although his money was none too plentiful, he exhibited no haste in his search. He knew exactly what he wanted, and after a few weeks' search he found it. In a Jersey town less than twenty miles from the city and which may be called Westboro, he found conditions such as he sought. There were various grocery establishments. All extended credit to their patrons. The class of residents was good. There were few local industries. Nearly all of the house owners worked in New York. There were many rich people. There was a big country club. Within eight miles or so there were half a dozen other

high class suburban communities.

The place Harrison entered was not imposing, but from the day he opened his Westboro store he upset established custom in the grocery line in that town. He had a comparatively small but certainly a select stock. In no place did he display abnegation, potatoes, turnips and vegetables of that class. His show windows was arranged to attract the eye and tempt the palate. He had studied colors in the last year in Boston and knew their values and their harmonies. Instead of the regulation show of a grocer he exhibited some of the finest fruit, daintiest salad and rarest of delicacies Westboro ever had seen. There was endive, every head of which was perfect. There were Brussels sprouts, fresh from the garden, celery that made the mouth water, asparagus that told its own story. Then there were apples that were a delight to the eye, oranges that were beautiful, pineapples that gave forth a delightful perfume and a multitude of other fruits and vegetables, some of which were out of season. They would not have appeared so charming but for the manner in which they were arranged. Unconsciously every person who looked at them was pleased. Some Westboro men who never had given more than a perfunctory glance at a grocery in that town stopped and gazed at Harrison's window. One or two went in. A few others asked if the store was not a new one. When they heard it was they said "Huh!" and went their way. The women of Westboro appreciated the attractive window display as much. If not more than the men. A fair number of them visited the establishment and looked it over. Everything was neat as a pin. The same attention to harmony was displayed inside the store as in the window.

Harrison gave personal attention to every caller. Some of the visitors introduced, themselves and said they would favor him with a portion of their custom, they were so much pleased with his pretty store. They were pleased and surprised, too, at the low prices he sold at. As evidence of their good will they ordered some things. Harrison had the stuff delivered to those who asked that it be sent to them, but he sent it C. O. D. Some of the persons paid, although they were not in the habit of paying the grocer except by the week or month. Others, when informed that the rule of Mr. Harrison was strictly cash, got angry and what the boy and the goods back. They considered Harrison impertinent and wanted him not only to know it, but one irate woman went to the length of going to the store to express her opinion of him.

Harrison listened to her patiently, and when she finished he said to her: "Madam, how much do your grocery bills amount to a month?" "About \$50," she replied. "Would you rather pay \$50 and have a charge account, or pay \$45 and pay cash?" he inquired. "You know \$5 a month means \$60 a year. That would purchase a handsome gown or other articles a woman loves." "Why, what do you mean?" she asked.

"Just this," he said, in his most earnest and impressive manner: "That you and every other honest person is penalized under the present credit system. You not only pay for what you buy, but you are saddled with the bad debts of the grocer who has charge customers. It is ridiculous that honest people should suffer so, but it is so. Otherwise the grocer who extends credit would go bankrupt. Many of them go broke regardless of the manner in which they are forced to protect

themselves by raising their prices to those who do pay their bills.

"It is all wrong, madam, and I hope you will pardon me for saying it, but it is the result of woman's extravagance. It may be a trifle inconvenient to pay cash on delivery, but because you do not do it you pay 15 cents a day more for groceries than you should. The same is true regarding your meat bill. One of the banks of this country is this credit system. I have come to Westboro to see if I cannot make a living dealing with the people of this town who want to save money and escape being punished for the sins of the dead beasts. I know the grocer's business from the bottom up. I am proud of it; I am paying spot cash for every article I buy, and I am going to sell only for cash. I am going to give to my patrons the benefit of every advantage I obtain by reason of buying for cash. I am not going to handle anything but first-class goods. Whether I succeed or not in Westboro, it is certain that the other grocers will have to carry the bad accounts while I am here. They are not for me. I am going to look for trade on a common sense, economic basis. I expect to get it. I may have a long fight to overcome the foolish custom which is proving so costly to honest people, but in the long run I am inclined to think I will triumph. The woman who had been so angry

did not expect this sort of an argument. "You may be right," she said, "but I don't know. At any rate, I'll pay that bill and you may send those things back to my house." Then, as if to excuse her show of temper, she added: "You must realize it is very inconvenient to pay for each and everything when it is delivered at your back door, and besides, it is a sort of reflection on the honesty of the purchaser."

"Madam," said Harrison, "If I had the money the people of this community waste through the credit system I could afford to pay all the taxes the people here are charged with."

The woman had paid her taxes only a few days before, and this statement impressed her more than anything the grocer had said before.

"Goodness!" she exclaimed; "it doesn't seem possible."

"But it is true," remarked Harrison. That woman and various others who were licensed at first talked so much about the possibility of saving money by trading with Harrison that he made very respectable progress from the start. There were some who were resentful. They would not deal with a tradesman who dictated to them, they declared. But Harrison went along unruffled. Every day he changed his window display. His father attended to the buying. He was excellent in that branch of the business. In a community so small as Westboro the window display of Harrison's was one of the sights persons went to look at when they were "down town." The window display was not sufficient, however, Harrison advertised in a Westboro paper. He advertised better and more intelligently than any tradesman the town ever had before. He had not watched the big grocery stores of Boston through those ten long, bitter years for nothing.

There were some people in Westboro who traded with the great high-class grocery houses of New York. Harrison, who had good opportunity afforded, informed these people that he was selling exactly the same grade of goods as those houses, and at the same price or a trifle lower. Some, tried him and found his statement correct. Some would not believe it possible and ignored him.

Four grocery stores had failed in Westboro in the five years preceding the arrival of Harrison. No grocery had failed since then, but he has absorbed four grocery stores that extended credit to their customers. They could not live against him. The store in which he began business in the town has been enlarged, but even in its present form it hardly is large enough for the volume of trade which has come to him. Westboro no longer is a credit town. Everybody—or everybody worth mentioning—pays cash. Harrison in three years has brought about a revolution, not only there, but in all the towns for ten miles around. In those towns he does almost as much business as the local dealers. It requires eight wagons to handle the orders he receives. He has twenty-one clerks working in his main store, and he needs four telephones in his business. Perhaps in all the suburban towns within the metropolitan district there is no man approaching Harrison in the grocery line to-day. From the principal he laid down the first day he never has deviated. He is particularly proud of the fact that when he arrived in Westboro three years ago all the money he had in the world—all that was left of the Boston establishment—was \$2,000. To-day he is doing a business of \$1,000,000 a year. He has made a gold mine for himself, and incidentally for hundreds of others. (Copyright, 1911, By Richard Spillane.)

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